

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: VARADI, ILDIKO

§ Case No. 17-21552

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Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 07/20/2017. The undersigned trustee was appointed on 07/20/2017.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 7,500.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>3.52</u>
Bank service fees	<u>110.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>7,386.48</u>

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 12/22/2017 and the deadline for filing governmental claims was 01/16/2018. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,500.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,500.00, for a total compensation of \$1,500.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$9.50 for total expenses of \$9.50².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/02/2019

By: /s/ Richard M. Fogel
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

**Individual Estate Property Record and Report
Asset Cases**

Exhibit A

Page: 1

Case No.: 17-21552

Case Name: VARADI, ILDIKO

Trustee Name: (330720) Richard M. Fogel

Date Filed (f) or Converted (c): 07/20/2017 (f)

§ 341(a) Meeting Date: 08/21/2017

For Period Ending: 04/02/2019

Claims Bar Date: 12/22/2017

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	REAL PROPERTY Condominium: 140 W. Wood, Unit 331, Palatine, IL- Trustee authorized to sell estate's interest in property to debtor and husband for \$7,500, payable in installments, per o/c 10-31-17.	39,400.50	7,500.00		7,500.00	FA
2	HOUSEHOLD GOODS AND FURNISHING Furniture 17 years old- EXEMPT	500.00	0.00		0.00	FA
3	ELECTRONICS 2 TVs 1 laptop old- EXEMPT	300.00	0.00		0.00	FA
4	WEARING APPAREL Old clothes- EXEMPT	200.00	0.00		0.00	FA
5	BANK ACCOUNTS Checking Account: CitiBank- NO VALUE	0.00	0.00		0.00	FA
6	BANK ACCOUNTS Checking Account: Chase- NO VALUE	0.00	0.00		0.00	FA
6	Assets Totals (Excluding unknown values)	\$40,400.50	\$7,500.00		\$7,500.00	\$0.00

Major Activities Affecting Case Closing:

3/31/18- Trustee was authorized to settle dispute with debtor regarding non-exempt real property. Final installment payment is due April 2019.

3/31/19- Debtor recently made final installment payment so Trustee can submit the TFR.

Initial Projected Date Of Final Report (TFR): 09/30/2019

Current Projected Date Of Final Report (TFR): 09/30/2019

Form 2Exhibit B
Page: 1**Cash Receipts And Disbursements Record****Case No.:** 17-21552**Trustee Name:** Richard M. Fogel (330720)**Case Name:** VARADI, ILDIKO**Bank Name:** Rabobank, N.A.**Taxpayer ID #:** **_***6299**Account #:** *****1400 Checking**For Period Ending:** 04/02/2019**Blanket Bond (per case limit):** \$5,000,000.00**Separate Bond (if applicable):** N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
11/01/17	{1}	Bruning & Associates, PC fbo Attila Szabo & Ildiko Varadi	Earnest money deposit for interest in real property, per o/c 10-31-17	1110-000	1,000.00		1,000.00
11/30/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	990.00
12/04/17	{1}	Attila Szabo	Installment payment	1110-000	370.00		1,360.00
12/29/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	1,350.00
01/02/18	{1}	Attila Szabo	Installment payment	1110-000	400.00		1,750.00
01/26/18	{1}	Ildiko Varadi	Installment payment	1110-000	400.00		2,150.00
01/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	2,140.00
02/08/18	101	International Sureties, Ltd.	2018 bond premium #016073584	2300-000		1.34	2,138.66
02/27/18	{1}	Ildiko Varadi	Installment payment	1110-000	400.00		2,538.66
02/28/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	2,528.66
03/29/18	{1}	Attila Szabo	Installment payment	1110-000	400.00		2,928.66
03/30/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	2,918.66
04/26/18	{1}	Attila Szabo	Installment payment	1110-000	400.00		3,318.66
04/30/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	3,308.66
05/30/18	{1}	Attila Szabo	Installment payment	1110-000	400.00		3,708.66
05/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	3,698.66
06/28/18	{1}	Ildiko Varadi	Installment payment	1110-000	400.00		4,098.66
06/29/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	4,088.66
07/30/18	{1}	Ildiko Varadi	Installment payment	1110-000	395.00		4,483.66
07/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	4,473.66
08/30/18	{1}	Ildiko Varadi	Installment payment	1110-000	400.00		4,873.66
08/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	4,863.66
09/28/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		5.00	4,858.66
10/02/18	{1}	Ildiko Varadi	Installment payment	1110-000	400.00		5,258.66
10/30/18	{1}	Ildiko Varadi	Installment payment	1110-000	400.00		5,658.66
10/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		5.00	5,653.66

Page Subtotals: **\$5,765.00** **\$111.34**

Form 2

Exhibit B
Page: 2

Cash Receipts And Disbursements Record

Case No.: 17-21552 **Trustee Name:** Richard M. Fogel (330720)
Case Name: VARADI, ILDIKO **Bank Name:** Rabobank, N.A.
Taxpayer ID #: **_***6299 **Account #:** *****1400 Checking
For Period Ending: 04/02/2019 **Blanket Bond (per case limit):** \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
12/03/18	{1}	Ildiko Varadi	Installment payment	1110-000	400.00		6,053.66
01/02/19	{1}	Ildiko Varadi	Installment payment	1110-000	400.00		6,453.66
02/01/19	{1}	Ildiko Varadi	Installment payment	1110-000	400.00		6,853.66
02/15/19	102	International Sureties, Ltd.	Bond premium #016073584	2300-000		2.18	6,851.48
03/01/19	{1}	Ildiko Varadi	Installment payment	1110-000	400.00		7,251.48
03/28/19	{1}	Ildiko Varadi	Final payment	1110-000	135.00		7,386.48

COLUMN TOTALS	7,500.00	113.52	\$7,386.48
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	7,500.00	113.52	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$7,500.00	\$113.52	

Form 2

Exhibit B
Page: 3

Cash Receipts And Disbursements Record

Case No.: 17-21552
Case Name: VARADI, ILDIKO
Taxpayer ID #: **_***6299
For Period Ending: 04/02/2019

Trustee Name: Richard M. Fogel (330720)
Bank Name: Rabobank, N.A.
Account #: *****1400 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****1400 Checking	\$7,500.00	\$113.52	\$7,386.48
	\$7,500.00	\$113.52	\$7,386.48

Exhibit C
Exhibit C

Case: 17-21552

ILDIKO VARADI

Claims Bar Date: 12/22/17

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
FEE	Richard M. Fogel 321 N. Clark St. #800 Chicago, IL 60654 <2100-000 Trustee Compensation> , 200	Administrative 04/02/19		\$1,500.00 \$1,500.00	\$0.00	\$1,500.00
TE	Richard M. Fogel 321 N. Clark St. #800 Chicago, IL 60654 <2200-000 Trustee Expenses> , 200	Administrative 04/02/19		\$9.50 \$9.50	\$0.00	\$9.50
1	Capital One Bank (USA), N.A. c/o American InfoSource PO Box 71083 Charlotte, NC 28272-1083 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 10/06/17		\$2,008.63 \$2,008.63	\$0.00	\$2,008.63
2	The Law Firm of Wendy R Morgan 1845 East Rand Rd.Suite 211 Arlington Heights, IL 60004 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 10/17/17		\$7,912.58 \$7,912.58	\$0.00	\$7,912.58
3	Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 10/23/17		\$3,260.05 \$3,260.05	\$0.00	\$3,260.05
4	PYOD, LLC ,assignee of Citibank, N.A. c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 11/17/17		\$5,509.02 \$5,509.02	\$0.00	\$5,509.02

Exhibit C
Exhibit C

Case: 17-21552

ILDIKO VARADI

Claims Bar Date: 12/22/17

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
5	PYOD, LLC, assignee of Citibank, N.A. c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 11/17/17		\$5,807.84 \$5,807.84	\$0.00	\$5,807.84
6	PYOD, LLC, assignee of Citibank, N.A. c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 11/17/17		\$3,320.13 \$3,320.13	\$0.00	\$3,320.13
7	Department Stores National Bank c/o Quantum3 Group LLC PO Box 657 Kirkland, WA 98083-0657 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 11/20/17		\$3,316.57 \$3,316.57	\$0.00	\$3,316.57
8	CAPITAL ONE BANK (USA), N.A. - CABELA'S CLUB VISA PO BOX 82609 LINCOLN, NE 68501-2609 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 11/21/17		\$4,323.69 \$4,323.69	\$0.00	\$4,323.69
9	Quantum3 Group LLC as agent forComenity Bank PO Box 788 Kirkland, WA 98083-0788 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 12/14/17		\$1,230.13 \$1,230.13	\$0.00	\$1,230.13
10	Quantum3 Group LLC as agent forComenity Bank PO Box 788 Kirkland, WA 98083-0788 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 12/14/17		\$256.10 \$256.10	\$0.00	\$256.10

Exhibit C

Exhibit C

Case: 17-21552

ILDIKO VARADI

Claims Bar Date: 12/22/17

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
11	Quantum3 Group LLC as agent forComenity Bank PO Box 788 Kirkland, WA 98083-0788 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 12/14/17		\$2,916.34 \$2,916.34	\$0.00	\$2,916.34
12	Synchrony Bank c/o PRA Receivables Management PO Box 41031 Norfolk, VA 23541 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 12/15/17		\$4,321.54 \$4,321.54	\$0.00	\$4,321.54
13	Bill Me Later, Inc., as Servicer c/o Weinstein & Riley, P.S. PO Box 3978 Seattle, WA 98124-3978 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 12/19/17		\$2,531.72 \$2,531.72	\$0.00	\$2,531.72
Claim assigned by Comenity Capital Bank to Synchrony Bank on 3/26/19						
Case Total:					\$0.00	\$48,223.84

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 17-21552

Case Name: ILDIKO VARADI

Trustee Name: Richard M. Fogel

Balance on hand: \$ 7,386.48

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 7,386.48

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Richard M. Fogel	1,500.00	0.00	1,500.00
Trustee, Expenses - Richard M. Fogel	9.50	0.00	9.50

Total to be paid for chapter 7 administrative expenses: \$ 1,509.50

Remaining balance: \$ 5,876.98

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 5,876.98

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 5,876.98

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$46,714.34 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 12.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Capital One Bank (USA), N.A.	2,008.63	0.00	252.70
2	The Law Firm of Wendy R Morgan	7,912.58	0.00	995.46
3	Capital One, N.A.	3,260.05	0.00	410.14
4	PYOD, LLC ,assignee of Citibank, N.A.	5,509.02	0.00	693.07
5	PYOD, LLC, assignee of Citibank, N.A.	5,807.84	0.00	730.67
6	PYOD, LLC, assignee of Citibank, N.A.	3,320.13	0.00	417.69
7	Department Stores National Bank	3,316.57	0.00	417.25
8	CAPITAL ONE BANK (USA), N.A. - CABELA'S CLUB VISA	4,323.69	0.00	543.95
9	Quantum3 Group LLC as agent forComenity Bank	1,230.13	0.00	154.76
10	Quantum3 Group LLC as agent forComenity Bank	256.10	0.00	32.22
11	Quantum3 Group LLC as agent forComenity Bank	2,916.34	0.00	366.90
12	Synchrony Bank	4,321.54	0.00	543.67
13	Bill Me Later, Inc., as Servicer	2,531.72	0.00	318.50

Total to be paid for timely general unsecured claims: \$ 5,876.98
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims:	\$	0.00
Remaining balance:	\$	0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims:	\$	0.00
Remaining balance:	\$	0.00